

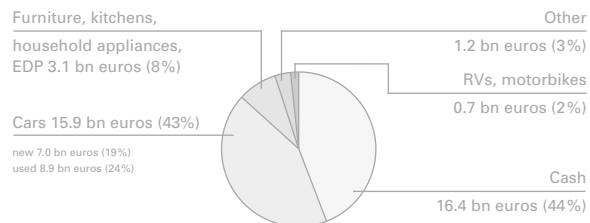
The 60 credit banks of the Bankenfachverband finance private consumption and commercial investments in Germany. To this purpose they have lent 139 billion euros to consumers and companies. In 2012 they financed 1.8 million motor vehicles.

## Consumption financing

The credit banks finance private consumption at branch banks, on the Internet and above all at the point of sale. In 2012 they increased their portfolio by three percent. Consumer finance mainly involves instalment loans.

Loan business 37.3 bn euros, of which 16.5 bn automotive  
Loan portfolio 89.5 bn euros, of which 38.7 bn automotive

### Credit banks financed this for retail customers

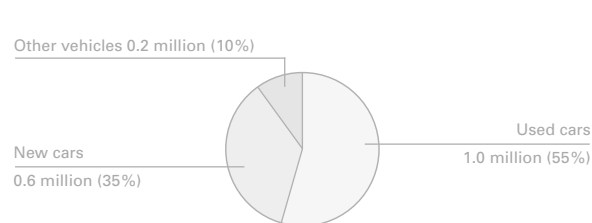


## Automotive financing

The most important item in consumer and investment finance is the motor vehicle. In 2012 the credit banks increased their loan portfolio in automotive financing by three percent.

Loan business 25.9 bn euros  
Loan portfolio 58.8 bn euros

### The credit banks financed 1.8 mn motor vehicles on credit

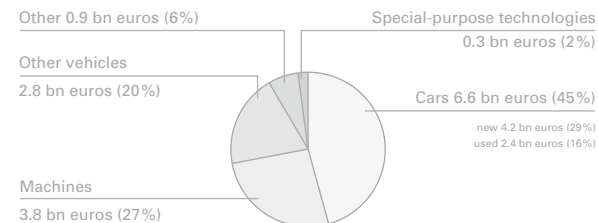


## Investment financing

The credit banks finance commercial investments at the point of sale or directly to the customer. Their portfolio rose in 2012 by seven percent. The main focus of investment financing is loans with a term of one to five years.

Loan business 14.4 bn euros, of which 9.4 bn automotive  
Loan portfolio 27.5 bn euros, of which 20.1 bn automotive

### Credit banks financed this for business clients



**Credit banks** abcbank · akf bank · AKTIVBANK · Allgemeine Beamten Kasse · AUMA KREDITBANK · Bank11 · Banque PSA FINANCE Barclaycard · BDk Bank · BMW Bank · BNP PARIBAS · Brühler Bank · C&A Bank · CB Bank · Commerz Finanz · Credit Europe Bank CreditPlus Bank · CRONBANK · Deutsche Kontor Privatbank · Deutsche Kreditbank · Deutsche Leasing Finance · DZB BANK · FFS BANK FGA Bank · Ford Bank · GE Capital Bank · GEFA · GMAC Bank · Hanseatic Bank · Honda Bank · IBM Kreditbank · Ikano Bank ING-DiBa · IVECO Finance · Mercedes-Benz Bank · MKB Bank · MKG Bank · netbank · Nordax Finans · NordFinanz Bank · norisbank Postbank · RCI Banque · Santander Consumer Bank · SKG BANK · S-Kreditpartner · Standard Chartered Bank · Süd-West-Kreditbank TARGOBANK · TeamBank · TEBA Kreditbank · TOYOTA KREDITBANK · UniCredit Family Financing Bank · UniCredit Leasing Finance Valovis Bank · Volkswagen Bank · Volvo Auto Bank · VON ESSEN Bank · VR DISKONTBANK

as of 15 March 2013

KEY FIGURES · TOTAL		
	2012 (billion euros)	Change to 2011 (%)
Loan portfolio*	139.2	+3.4
Loan business*	99.1	+2.0
Branch offices	2,057	-3.8
Personnel employed	42,644	-3.7

\* incl. purchase financing and purchase of leasing receivables (new business 47.4 bn euros, portfolio 22.2 bn euros), without mortgage financing and receivables outstanding accounts (6.0 bn euros), without foreign members

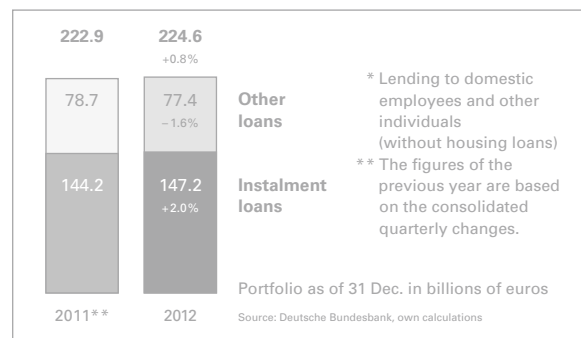
While German consumers borrowed more money in 2012, companies in Germany financed investments per loan at a constant level.

The market leaders in consumption financing are the credit banks with a share of 55 percent.

### Consumption financing

At the end of 2012 consumers had borrowed one percent more money for consumption purposes than in the previous year. Within this rate instalment loans rose by two percent. Private consumption in total rose by one percent.

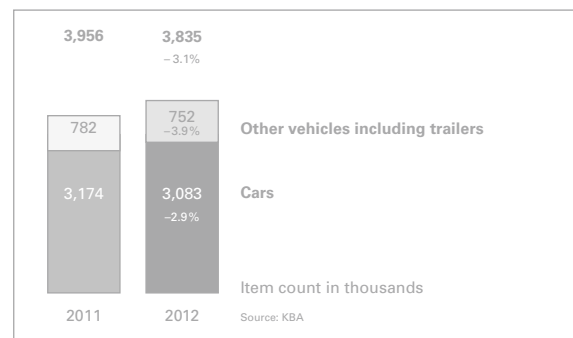
#### Lending to domestic households\*



### Automotive financing

In 2012 about three percent less new cars were registered in Germany than in the previous year. In contrast, one percent more second-hand vehicles changed owners.

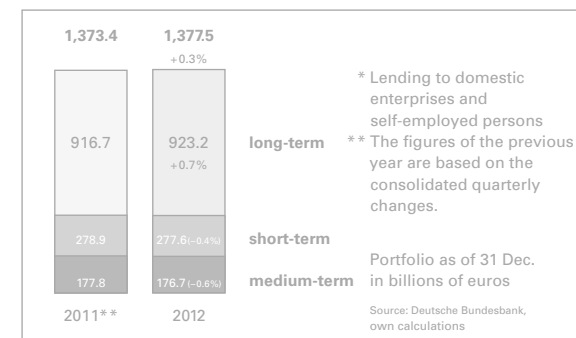
#### New automobile registrations



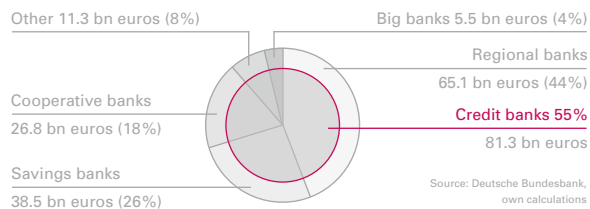
### Investment financing

Investments in equipment in the economy as a whole decreased in 2012 by five percent. However, companies had financed investments per loan at a constant level compared to the previous year.

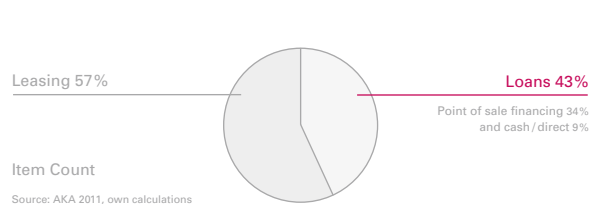
#### Lending to domestic enterprises\*



#### Market shares instalment loans



#### Financing type new motor vehicles



#### Market shares medium-term business loans

